

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: ) Case No. 25-10027 – JCM  
Karl William Krouse )  
Betty Corinne Krouse ) Chapter 13  
Debtors. )  
X

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**ORDER OF COURT**  
(Check Boxes That Apply)

- Confirming Plan on Final Basis       Chapter 13 Plan dated:  
02-04-25 (Doc. #21)
- Authorizing Distributions Under Plan     Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate Protection \_\_\_\_\_

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1,960.93 effective 2-25.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,012.00, beginning 3-25. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.

- B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  

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- H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
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- J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
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- K. Additional Terms and Conditions:
- *Debtor(s) are to fund the plan by ACH and WA [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).*
  - *To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), or any other plan contingencies including sales, creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation, LMP, sale process, etc.) The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date").

Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

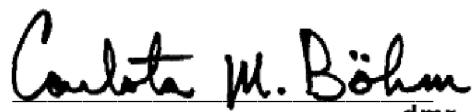
**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: March 5, 2025

cc: All Parties in Interest to be served by Clerk

  
Carlota M. Böhm  
dmr  
United States Bankruptcy Court Judge

FILED  
3/25 2:14 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Karl William Krouse  
Betty Corinne Krouse  
Debtors

Case No. 25-10027-CMB  
Chapter 13

District/off: 0315-1  
Date Rcvd: Mar 05, 2025

User: auto  
Form ID: pdf900

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Total Noticed: 109

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Karl William Krouse, Betty Corinne Krouse, 4408 Wilcox Road, Wilcox, PA 15870-2216
16483326	+ Attorney General of Pennsylvania, Western Regional Office, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
16490813	+ Cavalry SPV I LLC, c/o CT Corporation System, Stat. Agent, ATTN: Bankruptcy Dept., 1200 South Pine Island Road, Fort Lauderdale, FL 33324-4459
16483328	+ Choicepoint, ATTN: Bankruptcy, 1000 Alderman Drive, Alpharetta, GA 30005-4101
16483332	+ David Newman, 9396 Route 949, Sigel, PA 15860-4014
16483333	+ Dept of Education/Nelnet, ATTN: Bankruptcy, PO Box 173904, Denver, CO 80217-3904
16483334	+ Dept of Veterans Affairs, ATTN: Bankruptcy, PO Box 530269, Atlanta, GA 30353-0269
16483335	Dept. of Education, Fed Loan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
16483338	Dept. of Education/Aidvantage, ATTN: Bankruptcy, 1600 Tyson Boulevard, Greenville, TX 75403
16483343	Elk County Regional Health Center, ATTN: Bankruptcy, 769 Johnsonburg Road, Saint Marys, PA 15857
16483345	+ Elk County Tax Collector, ATTN: Bankruptcy, PO Box 70, Wilcox, PA 15870-0070
16483348	+ Experian, ATTN: Bankruptcy, PO Box 2104, Allen, TX 75013-9504
16483351	+ Fred Newman, 9396 Route 949, Sigel, PA 15860-4014
16483352	+ Holiday Financial Services, ATTN: Bankruptcy, 715 West 38th Street, Erie, PA 16508-2626
16483355	+ John R. Thomas, Esq., PO Box 82, 128 South Street, Ridgway, PA 15853-2014
16483356	+ Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 374, Wilcox, PA 15870-0374
16483357	+ Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 25, Wilcox, PA 15870-0025
16483358	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, 320 Faries Street, Wilcox, PA 15870
16490847	+ Jones Township Tax Collector, ATTN: Bankruptcy Dept, PO Box 70, Wilcox, PA 15870-0070
16483359	+ Kane Community Hospital, ATTN: Bankruptcy, 4372 State Route 6, Kane, PA 16735-3099
16490849	+ Kenneth Seitz, Esq., PO Box 211, Ligonier, PA 15658-0211
16483363	+ LVNV Funding LLC, ATTN: Bankruptcy, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403
16483361	+ LexisNexis Risk, ATTN: Bankruptcy, PO Box 105108, Atlanta, GA 30348-5108
16483369	M&T Bank, ATTN: Bankruptcy Dept., 1 M&T Plaza, 8th Floor, Buffalo, NY 14203
16483373	+ MERS, ATTN: Bankruptcy Dept., 1901 Vorhees Street, Suite C, Danville, IL 61834-4512
16483374	+ MERS, ATTN: Bankruptcy, 11819 Miami Street, Suite #100, Omaha, NE 68164-3687
16483377	++ NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET, WILLIAMSVILLE NY 14221-5887 address filed with court:, National Fuel, ATTN: Bankruptcy Dept, PO Box 371835, Pittsburgh, PA 15250
16483379	+ Peter & Shirley Biel, 4408 Wilcox Road, Wilcox, PA 15870-2216
16483389	+ Ratchford Law Group , PC, 409 Lackawanna Avenue, Suite #320, Scranton, PA 18503-2087
16483395	+ Thomas G. Wagner, Esq., 115 Lafayette Street, Saint Marys, PA 15857-1327
16490894	+ UPMC Community Medicine, ATTN: Bankruptcy, 2060 North Pearl Street, North East, PA 16428-1926
16483402	UPMC Physicians Services, ATTN: Bankruptcy Dept., P.O. Box 371980, Pittsburgh, PA 15250-7980
16483399	+ United States of America, ATTN: IRS - Bankruptcy Dept., 700 Grant Street, Suite #4000, Pittsburgh, PA 15219-1956
16490901	+ Verizon, ATTN: Bankruptcy, 401 South High Street, 2nd Floor, West Chester, PA 19383-0001
16490904	+ Verizon Wireless, ATTN: Bankruptcy, 5 Foster Brook Blvd., Bradford, PA 16701-3271

TOTAL: 35

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16483325	+ Email/PDF: AffirmBKNotifications@resurgent.com		

District/off: 0315-1

User: auto

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Date Rcvd: Mar 05, 2025

Form ID: pdf900

Total Noticed: 109

16483327	^ MEBN	Mar 06 2025 01:55:03	Affirm, Inc., ATTN: Bankruptcy, 650 California Street, Floor #12, San Francisco, CA 94108-2716
16490810	+ Email/Text: bankruptcy@cavps.com	Mar 06 2025 00:15:20	Attorney General of the United States, U.S. Dept. of Justice, 950 Pennsylvania Avenue, N.W., Washington, DC 20530-0001
16490811	+ Email/Text: bankruptcy@cavps.com	Mar 06 2025 00:29:00	Cavalry SPV I LLC, ATTN: Bankruptcy Dept., Suite 400, 500 Summit Lake Drive, Valhalla, NY 10595-2321
16490812	+ Email/Text: bankruptcy@cavps.com	Mar 06 2025 00:29:00	Cavalry SPV I LLC, ATTN: Bankruptcy, PO Box 27288, Tempe, AZ 85285-7288
16490814	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 06 2025 01:55:10	Chase Bank NA/WAMU, ATTN: Bankruptcy, P.O. Box 15123, Wilmington, DE 19850-5123
16490815	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 06 2025 01:55:22	Chase Bank, NA/WAMU, ATTN: Bankruptcy, 301 North Walnut Street, Floor #9, Wilmington, DE 19801-3971
16483329	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 06 2025 00:28:00	Countrywide Home Loans, ATTN: Bankruptcy, 1800 Tapo Canyon Rd, MS #SV-103, Simi Valley, CA 93063-6712
16483331	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 06 2025 00:29:00	Credit Collection Service, ATTN: Bankruptcy, PO Box 607, Norwood, MA 02062-0607
16483330	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 06 2025 00:29:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
16483336	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 06 2025 02:55:03	Dept. of Education/Advantage, ATTN: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
16483337	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 06 2025 01:55:18	Dept. of Education/Aidvantage, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16483340	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 06 2025 01:55:05	Dept. of Education/Navient, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16483339	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 06 2025 01:55:09	Dept. of Education/Navient, ATTN: Bankruptcy, P.O. Box 9635, Wilkes Barre, PA 18773-9635
16490829	Email/Text: ECMCBKNotices@ecmc.org	Mar 06 2025 00:28:00	ECMC, ATTN: Bankruptcy, 1 Imation Place, Oakdale, MN 55128-3421
16483341	Email/Text: ECMCBKNotices@ecmc.org	Mar 06 2025 00:28:00	ECMC, 1 Imation Place, Oakdale, MN 55128-3421
16483346	Email/Text: bankruptcycourts@equifax.com	Mar 06 2025 00:28:00	Equifax, ATTN: Bankruptcy, 1550 Peachtree Street, NW, Atlanta, GA 30309
16483347	Email/Text: bankruptcycourts@equifax.com	Mar 06 2025 00:28:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
16483342	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 06 2025 00:28:00	Educational Credit Management Corp., ATTN: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
16490001	Email/Text: ECMCBKNotices@ecmc.org	Mar 06 2025 00:28:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
16483344	+ Email/Text: kroselli@countyofelkpa.com	Mar 06 2025 00:29:00	Elk County Tax Claim Bureau, ATTN: Bankruptcy, 250 Main Street, PO Box 448, Ridgway, PA 15853-0448
16483349	^ MEBN	Mar 06 2025 00:15:13	Experian, ATTN: Bankruptcy, PO Box 4500, Allen, TX 75013-1311
16483350	^ MEBN	Mar 06 2025 00:15:18	Experian, Attn: Bankruptcy Dept., P.O. Box 2002,

District/off: 0315-1

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16505704	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 06 2025 00:29:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16483360	^ MEBN	Mar 06 2025 00:15:21	KML Law Group PC, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538
16490850	^ MEBN	Mar 06 2025 00:15:22	KML Law Group PC, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street, Suite #5000, Philadelphia, PA 19106-1541
16483368	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 01:55:03	LVNV Funding LLC, ATTN: Bankruptcy, P.O. Box 1269, Greenville, SC 29602-1269
16483364	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 01:55:21	LVNV Funding LLC, ATTN: Bankruptcy, Suite 600, 15 S. Main Street, Greenville, SC 29601-2768
16483365	Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 01:55:02	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charlestown, SC 29401-3187
16483366	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 01:55:04	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16483367	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 01:55:02	LVNV Funding LLC, ATTN: Bankruptcy Dept., 355 South Main Street, Suite #300-D, Greenville, SC 29601-2923
16483362	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 01:55:02	LVNV Funding LLC, 15 S. Main Street, Suite 600, Greenville, SC 29601-2768
16490678	Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 01:55:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16490342	Email/Text: camanagement@mtb.com	Mar 06 2025 00:28:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
16483370	+ Email/Text: camanagement@mtb.com	Mar 06 2025 00:28:00	M&T Bank, ATTN: Bankruptcy/Legal Dept., 626 Commerce Drive, Buffalo, NY 14228-2391
16483372	+ Email/Text: camanagement@mtb.com	Mar 06 2025 00:28:00	M&T Bank, ATTN: Bankruptcy Dept., PO Box 1508, Buffalo, NY 14240-1508
16483371	+ Email/Text: camanagement@mtb.com	Mar 06 2025 00:28:00	M&T Bank, ATTN: Bankruptcy, 3 Fountain Plaza, Buffalo, NY 14203-1421
16483375	^ MEBN	Mar 06 2025 00:15:43	Michael Ratchford, Esq., Ratchford Law Group PC, 54 Glenaura National Blvd, Suite #104, Moosic, PA 18507-2161
16483376	+ Email/Text: Bankruptcy@natfuel.com	Mar 06 2025 00:29:00	National Fuel, 1100 State Street, P.O. Box 2081, Erie, PA 16512-2081
16483378	+ Email/Text: Bankruptcy@natfuel.com	Mar 06 2025 00:29:00	National Fuel, ATTN: Bankruptcy Dept., P.O. Box 2081, 1100 State Street, Erie, PA 16501-1912
16490866	+ Email/PDF: cbp@omf.com	Mar 06 2025 02:19:10	OneMain, ATTN: Bankruptcy, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
16490868	+ Email/PDF: cbp@omf.com	Mar 06 2025 01:55:00	OneMain Financial, ATTN: Bankruptcy, 601 N.W. Second Street, Evansville, IN 47708-1013
16490867	+ Email/PDF: cbp@omf.com	Mar 06 2025 01:55:00	OneMain Financial, ATTN: Bankruptcy, 6801 Colwell Blvd., Irving, TX 75039-3198
16490871	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 06 2025 02:05:36	Portfolio Recovery Associates LLC, ATTN: Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541
16483384	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 06 2025 01:55:01	PRA Receivables Management, LLC, ATTN: Akera Smith, Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541-1067

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16483380	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 06 2025 01:55:10	Portfolio Recovery Associates Inc., ATTN: Bankruptcy Dept., P.O. Box 12914, Norfolk, VA 23541-0914
16483381	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 06 2025 01:55:20	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
16490874	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 06 2025 02:30:14	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy, 150 Corporate Blvd., Norfolk, VA 23502-4952
16483382	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 06 2025 02:05:36	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy Dept., 120 Corporate Blvd., Riverside Commerce Center, Norfolk, VA 23502-4952
16483387	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Mar 06 2025 00:28:00	Progressive Insurance, ATTN: Bankruptcy, PO Box 6807, Cleveland, OH 44101-1807
16483386	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Mar 06 2025 00:28:00	Progressive Insurance, ATTN: Bankruptcy, 5920 Landerbrook Drive, Cleveland, OH 44124-6506
16483385	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Mar 06 2025 00:28:00	Progressive Insurance, ATTN: Bankruptcy Dept., 6300 Wilson Mills Road, Cleveland, OH 44143-2182
16483388	^ MEBN	Mar 06 2025 00:15:15	Ratchford Law Group, 54 Glenaura National Blvd., Suite #104, Moosic, PA 18507-2161
16483390	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 06 2025 01:55:04	Resurgent Acquisitions, ATTN: Bankruptcy, 6801 South Cimarron Street 424 N, Las Vegas, NV 89113-2273
16483392	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 01:55:04	Resurgent Capital Services, ATTN: Bankruptcy, PO Box 10587, Greenville, SC 29603-0587
16483391	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2025 02:18:56	Resurgent Capital Services, ATTN: Bankruptcy, 55 Beattie Place, Suite #110, MS #276, Greenville, SC 29601-5115
16483393	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 06 2025 01:55:03	SYNCB/Amazon, ATTN: Bankruptcy, PO Box 965015, Orlando, FL 32896-5015
16483394	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 06 2025 01:55:12	SYNCB/Harbor Freight, ATTN: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
16483397	^ MEBN	Mar 06 2025 00:15:14	TransUnion, ATTN: Bankruptcy, PO Box 2000, Chester, PA 19016-2000
16483396	^ MEBN	Mar 06 2025 00:15:17	TransUnion, ATTN: Bankruptcy, PO Box 1000, Crum Lynne, PA 19022
16483398	^ MEBN	Mar 06 2025 00:15:16	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
16483400	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 06 2025 00:29:00	UPMC, ATTN: Bankruptcy, Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
16490893	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 06 2025 00:29:00	UPMC, Attn: Bankruptcy, 200 Lothrop Street, Pittsburgh, PA 15213-2536
16490895	+ Email/Text: BNCnotices@dcmservices.com	Mar 06 2025 00:28:00	UPMC Community Medicine, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16483403	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 06 2025 00:29:00	UPMC Physicians Services, ATTN: Bankruptcy, 201 State Street, Erie, PA 16550-0002
16483401	+ Email/Text: BNCnotices@dcmservices.com	Mar 06 2025 00:28:00	UPMC Physicians Services, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16490900	Email/PDF: ebn_ais@aisinfo.com	Mar 06 2025 01:55:03	Verizon, by American InfoSource LP as agent,

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P.O. Box 248838, Oklahoma City, OK  
73124-8838

16490899	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 06 2025 00:28:00	Verizon, 500 Technology Drive, Suite 30, Weldon Springs, MO 63304-2225
16490902	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 06 2025 00:28:00	Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
16490903	+ Email/PDF: ebn_ais@aisinfo.com	Mar 06 2025 01:55:03	Verizon Wireless, by American Infosource as agent, PO Box 4457, Houston, TX 77210-4457
16483404	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 06 2025 00:29:00	West Penn Power, ATTN: Bankruptcy, 5001 NASA Blvd., Fairmont, WV 26554-8248
16483405	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 06 2025 00:29:00	West Penn Power/First Energy, ATTN: Bankruptcy Department, 6896 Miller Road, Brecksville, OH 44141-3222

TOTAL: 74

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
16490807	*+	Affirm, Inc., ATTN: Bankruptcy, 650 California Street, Floor #12, San Francisco, CA 94108-2716
16490808	*+	Attorney General of Pennsylvania, Western Regional Office, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
16490809	*	Attorney General of the United States, U.S. Dept. of Justice, 950 Pennsylvania Avenue, N.W., Washington, DC 20530-0001
16490816	*+	Choicewise, ATTN: Bankruptcy, 1000 Alderman Drive, Alpharetta, GA 30005-4101
16490817	*+	Countrywide Home Loans, ATTN: Bankruptcy, 1800 Tapo Canyon Rd, MS #SV-103, Simi Valley, CA 93063-6712
16490819	*+	Credit Collection Service, ATTN: Bankruptcy, PO Box 607, Norwood, MA 02062-0607
16490818	*+	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
16490820	*+	David Newman, 9396 Route 949, Sigel, PA 15860-4014
16490821	*+	Dept of Education/Nelnet, ATTN: Bankruptcy, PO Box 173904, Denver, CO 80217-3904
16490822	*+	Dept of Veterans Affairs, ATTN: Bankruptcy, PO Box 530269, Atlanta, GA 30353-0269
16490823	*	Dept. of Education, Fed Loan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
16490824	*+	Dept. of Education/Advantage, ATTN: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
16490825	*+	Dept. of Education/Aidvantage, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16490826	*	Dept. of Education/Aidvantage, ATTN: Bankruptcy, 1600 Tyson Boulevard, Greenville, TX 75403
16490828	*+	Dept. of Education/Navient, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16490827	*+	Dept. of Education/Navient, ATTN: Bankruptcy, P.O. Box 9635, Wilkes Barre, PA 18773-9635
16490834	*P++	EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309, address filed with court:, Equifax, ATTN: Bankruptcy, 1550 Peachtree Street, NW, Atlanta, GA 30309
16490835	*P++	EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309, address filed with court:, Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
16490830	*+	Educational Credit Management Corp., ATTN: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
16490831	*	Elk County Regional Health Center, ATTN: Bankruptcy, 769 Johnsonburg Road, Saint Marys, PA 15857
16490832	*+	Elk County Tax Claim Bureau, ATTN: Bankruptcy, 250 Main Street, PO Box 448, Ridgway, PA 15853-0448
16490833	*+	Elk County Tax Collector, ATTN: Bankruptcy, PO Box 70, Wilcox, PA 15870-0070
16490836	*+	Experian, ATTN: Bankruptcy, PO Box 2104, Allen, TX 75013-9504
16490837	*+	Experian, ATTN: Bankruptcy, PO Box 4500, Allen, TX 75013-1311
16490838	*+	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
16490839	*+	Fred Newman, 9396 Route 949, Sigel, PA 15860-4014
16490840	*+	Holiday Financial Services, ATTN: Bankruptcy, 715 West 38th Street, Erie, PA 16508-2626
16490842	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, ATTN: Bankruptcy, 1000 Liberty Avenue, M/S #711B, Pittsburgh, PA 15222
16483353	*	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
16490841	*	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
16490843	*+	John R. Thomas, Esq., PO Box 82, 128 South Street, Ridgway, PA 15853-2014
16490844	*+	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 374, Wilcox, PA 15870-0374
16490845	*+	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 25, Wilcox, PA 15870-0025
16490846	*	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, 320 Faries Street, Wilcox, PA 15870
16490848	*+	Kane Community Hospital, ATTN: Bankruptcy, 4372 State Route 6, Kane, PA 16735-3099
16490858	*+	LVNV Funding LLC, ATTN: Bankruptcy, P.O. Box 1269, Greenville, SC 29602-1269

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16490854	*+	LVNV Funding LLC, ATTN: Bankruptcy, Suite 600, 15 S. Main Street, Greenville, SC 29601-2768
16490855	*	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charlestown, SC 29401-3187
16490853	*+	LVNV Funding LLC, ATTN: Bankruptcy, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403
16490856	*+	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16490857	*+	LVNV Funding LLC, ATTN: Bankruptcy Dept., 355 South Main Street, Suite #300-D, Greenville, SC 29601-2923
16490852	*+	LVNV Funding LLC, 15 S. Main Street, Suite 600, Greenville, SC 29601-2768
16490851	*+	LexisNexis Risk, ATTN: Bankruptcy, PO Box 105108, Atlanta, GA 30348-5108
16490860	*+	M&T Bank, ATTN: Bankruptcy/Legal Dept., 626 Commerce Drive, Buffalo, NY 14228-2391
16490862	*+	M&T Bank, ATTN: Bankruptcy Dept., PO Box 1508, Buffalo, NY 14240-1508
16490861	*+	M&T Bank, ATTN: Bankruptcy, 3 Fountain Plaza, Buffalo, NY 14203-1421
16490859	*	M&T Bank, ATTN: Bankruptcy Dept., 1 M&T Plaza, 8th Floor, Buffalo, NY 14203
16490863	*+	MERS, ATTN: Bankruptcy Dept., 1901 Vorhees Street, Suite C, Danville, IL 61834-4512
16490864	*+	MERS, ATTN: Bankruptcy, 11819 Miami Street, Suite #100, Omaha, NE 68164-3687
16490865	*+	Michael Ratchford, Esq., Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite #104, Moosic, PA 18507-2161
16490876	*+	PRA Receivables Management, LLC, ATTN: Akera Smith, Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541-1067
16490875	*+	PRA Receivables Management, LLC, ATTN: Bankruptcy, 130 Corporate Boulevard, Norfolk, VA 23502-4952
16490869	*+	Peter & Shirley Biel, 4408 Wilcox Road, Wilcox, PA 15870-2216
16490870	*+	Portfolio Recovery Associates Inc., ATTN: Bankruptcy Dept., P.O. Box 12914, Norfolk, VA 23541-0914
16490872	*+	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
16490873	*+	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy Dept., 120 Corporate Blvd., Riverside Commerce Center, Norfolk, VA 23502-4952
16490879	*+	Progressive Insurance, ATTN: Bankruptcy, PO Box 6807, Cleveland, OH 44101-1807
16490878	*+	Progressive Insurance, ATTN: Bankruptcy, 5920 Landerbrook Drive, Cleveland, OH 44124-6506
16490877	*+	Progressive Insurance, ATTN: Bankruptcy Dept., 6300 Wilson Mills Road, Cleveland, OH 44143-2182
16490880	*+	Ratchford Law Group, 54 Glenmaura National Blvd., Suite #104, Moosic, PA 18507-2161
16490881	*+	Ratchford Law Group , PC, 409 Lackawanna Avenue, Suite #320, Scranton, PA 18503-2087
16490882	*+	Resurgent Acquisitions, ATTN: Bankruptcy, 6801 South Cimarron Street 424 N, Las Vegas, NV 89113-2273
16490884	*+	Resurgent Capital Services, ATTN: Bankruptcy, PO Box 10587, Greenville, SC 29603-0587
16490883	*+	Resurgent Capital Services, ATTN: Bankruptcy, 55 Beattie Place, Suite #110, MS #276, Greenville, SC 29601-5115
16490885	*+	SYNCB/Amazon, ATTN: Bankruptcy, PO Box 965015, Orlando, FL 32896-5015
16490886	*+	SYNCB/Harbor Freight, ATTN: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
16490887	*+	Thomas G. Wagner, Esq., 115 Lafayette Street, Saint Marys, PA 15857-1327
16490889	*+	TransUnion, ATTN: Bankruptcy, PO Box 2000, Chester, PA 19016-2000
16490888	*	TransUnion, ATTN: Bankruptcy, PO Box 1000, Crum Lynne, PA 19022
16490890	*	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
16490892	*+	UPMC, ATTN: Bankruptcy, Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
16490898	*+	UPMC Physicians Services, ATTN: Bankruptcy, 201 State Street, Erie, PA 16550-0002
16490896	*+	UPMC Physicians Services, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16490897	*	UPMC Physicians Services, ATTN: Bankruptcy Dept., P.O. Box 371980, Pittsburgh, PA 15250-7980
16490891	*+	United States of America, ATTN: IRS - Bankruptcy Dept., 700 Grant Street, Suite #4000, Pittsburgh, PA 15219-1956
16490905	*+	West Penn Power, ATTN: Bankruptcy, 5001 NASA Blvd., Fairmont, WV 26554-8248
16490906	*+	West Penn Power/First Energy, ATTN: Bankruptcy Department, 6896 Miller Road, Brecksville, OH 44141-3222

TOTAL: 1 Undeliverable, 77 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T BANK blemon@kmllawgroup.com lemondropper75@hotmail.com
Michael S. Jan Janin	on behalf of Joint Debtor Betty Corinne Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Karl William Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

TOTAL: 5